

- w) receiving at a server portion of the virtual wallet an electronic voucher indicative of the electronic good purchased at the point of sale device;
- x) storing the electronic voucher at the server portion of the virtual wallet;
- y) receiving a request for the electronic voucher at the server portion of the virtual wallet; and
- z) providing the electronic good to a user upon receipt of the electronic voucher.

15. (New) The method of claim 14, wherein both the local portion and the server portion include at least one of the following: payment mechanisms, identity authentication mechanisms, personal information, and electronic artifacts.

16. (New) The method of claim 15, wherein the payment mechanisms comprise one or more of the following: bank account information, credit account information, electronic currency, electronic checks and debit cards.

17. (New) The method of claim 15, wherein the identity authentication mechanisms comprise personal identification information and authentication information.

18. (New) The method of claim 15, wherein personal information comprises one or more of the following: name, home address, work address, home phone, work phone,

emergency contact information, personal phone numbers and addresses, appointments and reminders, personal preferences and interests and biometric information.

19. (New) The method of claim 17 wherein personal identification information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, and biometric information.

20. (New) The method of claim 17 wherein authentication information comprises one or more of the following: certificates, access keys and biometric information.

21. (New) The method of claim 15, wherein the electronic artifacts comprise one or more of the following: loyalty credits, coupons, pictures, tokens and tickets.

22. (New) The method of claim 14, wherein the server portion includes a mirror of information contained on the local portion.

23. (New) The method of claim 14, wherein wherein the server portion includes applications and the local portion comprises connectors to the applications that reside on the server portion.

24. (New) The method of claim 23, wherein the connectors comprise proxies for keys that identify an authorized user of the application.